

REMARKS

Claims 1-20 are canceled herewith and new claims 21-40 added. New independent claims 21, 25 and 34 are generally directed to a method of conducting an electronic transaction including a computer implemented method of formatting and transmitting an electronic transaction message between a user device and a transaction server system in a network including a plurality of different user devices communicating with a transaction server system. The electronic transaction message is formatted by identifying the transaction type and selecting predetermined data fields required to conduct the transaction from a plurality of predetermined data fields. According to the method, a data format that includes the data fields required to complete the transaction is determined. The message includes two segments, a first segment having a format that includes a data field for a code identifying the user device and the format selected for the second message segment. The second message segment includes those predetermined data fields necessary to conduct the transaction while omitting those data fields relating to other types of transactions conducted on the network. In this manner, the size of the electronic transaction messages between the user device and the transaction server is kept at a nominal level while simultaneously accommodating a large number of different possible parameters associated with the variety of possible user devices and transactions conducted.

Claims 21, 25 and 34 further recite a number of steps involved in an electronic transaction. Support for these steps is found in ¶¶0047 - ¶¶0055 of the specification (pages 15-17) and elsewhere in the specification. The recited enhanced server processors referred to in the claim are described in ¶¶0037 and ¶¶0040 and elsewhere, the transaction router in ¶¶0038 and ¶¶0039 and elsewhere, the watchdog router in ¶¶0041 and ¶¶0042 and elsewhere, the authorization processor in ¶¶0043 and elsewhere, the inter-processor controller in ¶¶0044 and ¶¶0045 and elsewhere, and the cipher codec module in ¶¶0046 and elsewhere. Support for the recited input device is found in ¶¶0034 and elsewhere. (See Fig. 1 and related text).

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the

claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,790 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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